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THE COST OF LIVING FOR WORKING WOMEN: A CRITICISM OF CURRENT THEORIES

SUMMARY

I. Five current theories: pin money, joint cost, temporary independence, permanent independence, family support, 226. — II. Shortcomings of current theories, 234. — III. Bases of a theory for the future, 240 — Conclusion, 255.

MINIMUM wage legislation of the present day is based upon the theory that the normal adult woman should be capable of earning enough to support herself; that an industry that fails adequately to maintain its own workers is parasitic upon other industries or upon the public welfare and had better go out of business. This at once raises the question, What constitutes self-support? Is the woman worker to be considered as an independent unit or as the member of a family? If the former, how far is it necessary to look into her industrial childhood and old age? And if the latter, what are her family assets and liabilities? We are thus immediately involved in the whole problem of industrial standards of living. The present paper makes no attempt to envisage this complex problem, but endeavors to deal, however inadequately for that segregation, with the costs of the wage-earning woman alone. In so doing it confines itself to questions of theory primarily, pointing out certain shortcomings in current methods of attack and suggesting certain simple lines of approach toward a future solution.¹

¹ It is perhaps unnecessary to state that the present writer has not the slightest intention at this time and place of subjecting to criticism or indeed analysis of any sort the general theory of wages (with all its ramifications of productivity, cost, demand, employment) which might be supposed to underlie the establishment of a minimum wage system in the first place. Right or wrong, such a system appears to be firmly entrenched in our American life. Treating it therefore as an accepted fact, our sole concern here will be with its application to the question of cost of living

I. CURRENT THEORIES

Five theories at the present time hold sway in various quarters regarding the financial responsibility of the woman worker. They may be described as: (1) the *pin-money theory*, or the theory that a woman's wage should be expected to cover only a part of her expenses; (2) the *joint-cost theory*, or the theory that her wage, in order not to be parasitic, must cover simply her individual expenses in the family group; (3) the *temporary independence theory*, or the theory that her wage must be sufficient to keep her alive while working away from home; (4) the *permanent independence theory*, or the theory that her wage must be sufficient to maintain her in independence through periods of enforced unemployment, through illness and through old age; and (5) the *family support theory*, or the theory that a woman's wage, like a man's, should be based on the cost of supporting dependents.

These theories have arisen in rather rapid succession as woman's place in industry became more assured.¹ At present it is perhaps fair to say that number (1) is regarded as ultra-reactionary by most students of the subject, and number (5) as ultra-radical.

(1) The pin-money theory in its crude form has indeed little to recommend it. It presupposes that the low-paid woman is so well-off on her own account that she can afford to work for a pittance that covers only a part of her necessary expenses. Stated in this way the theory has of course always been absurd. In a subtler sense it has, however, this basis of fact: whether or no

¹ That is, they have arisen in this order as conceptions in the popular mind. In its scientific form Professor Taussig's joint-cost theory was formulated as a criticism of early American minimum wage arguments, which were already based upon the temporary independence theory

women of the low-paid class theoretically ought to depend in large part upon their families, it is unquestionable that large numbers of them practically do. The theory is itself quite as influential among poor families as among their critics; so that it is no uncommon sight to see a shabby mother on a Saturday night proudly opening the unbroken pay envelope her well-dressed grown daughter hands her, and in return, before the week is out, giving the daughter more than the envelope contained.

(2) The joint-cost theory, or the theory that the true criterion of self-support is the cost of individual living in a family, has received its most adequate formulation at the hands of Professor Taussig. Protesting against the absurdity of outlawing as "parasitic" every industry that fails to pay its women workers half as much as commonly supports a whole family of five,¹ he points out that the great majority of low-paid women live at home and thus share in all the advantages of the household economy. Even at a wage that would be patently insufficient to support her outside, the daughter at home is a distinct financial asset to her parents. If she died or married, they would be poorer, not richer.

(3) The temporary independence theory meets this statement with the query, But what of the girl who does not live at home; who does have to board at commercial rates? Should she not have enough to cover the cost of that temporary absence? Surely she is not so exceptional as to be ignored entirely. Professor Taussig points out that she represents probably from twenty to twenty-five per cent of the female working population; and since the war began her numbers have certainly increased. In all fairness she assuredly needs and deserves

¹ "Minimum Wages for Women," *Quarterly Journal of Economics*, May, 1916, pp. 411-442 See especially pp 416, 417

the protection of a legal minimum as high as her daily expenses.

To this Professor Taussig perhaps would reply that insofar as this is true — insofar as the independent woman really is underpaid in proportion to her expenses — she is a proper object for discriminating charity, such as is furnished by subsidized boarding houses, pensions, rather than for higher wages. For, he argues, such assistance is probably necessary in only a minority of cases, since as a rule the very existence of heavy costs stimulates the independent worker to earn enough to cover them. “The stress of need,” as he puts it, “leads to more sustained exertion, more professional exertion, so to speak.” “The women who must make their way alone are in the main identical with the minority who get the better rates of pay and earn enough for independent living.”

With such a contention the majority of the temporary independence theorists would doubtless take issue. They would point out that modern industry is so arranged that the great mass of simple processes engaged in by women are relatively standardized and interchangeable. They do not demand or reward a high degree of mental concentration. Mere effort cannot greatly improve the worth of the individual worker beyond the initial point of making her at all fit for steady work. This is to be seen by the fact that rates of pay for given processes in given establishments do not vary greatly, even when performed by individuals who have served long and faithfully; and that these rates, for the great mass of steady, humdrum work (of which alone the average unskilled worker, be she independent or no, is capable) are low.

Professor Taussig roughly assigns a difference of some 33 per cent to the gap between the “current

woman's wage" of 1915 (\$6) and the "independence minimum" (\$8). Does he seriously believe that such a gap is to be bridged successfully by the average — the great mass — of these independent workers who constitute, he assumes, perhaps from one-fourth to one-fifth of the total female working force; and that by virtue of no better training or organization, but by sheer will power? Increased exertion, the exponent of the independence theory would repeat, doubtless does suffice to save the normally capable woman (whom of course we are alone considering) from such work — and pay — as is allotted to the very careless and irresponsible among her sisters at home. But will it suffice to lift her out of the unskilled class altogether? Practically nothing short of that would give her an independent living wage. The same law holds, but not necessarily the same figures. The worker adrift may be of higher grade. The same law of marginal productivity that Professor Taussig invokes to explain the low wage of the worker at home operates against the worker adrift. Wages that are once pulled down by the family economy of the majority of workers are not likely to be raised by the exactions of the boarding houses frequented by the few.

It is unfortunate that the fuller information for which Professor Taussig asked in 1916 is not yet forthcoming. Segregated figures on the wages of the woman adrift are still very scanty, and are so arranged as not to be strictly comparable among themselves.¹ Such as they are, however, they serve to indicate that, while the average

¹ Many studies use the term "adrift" to include widows and other women who are the chief support of their families, even tho they live at home. Moreover, many studies include in their wage averages very young girls, all of whom would necessarily live at home save in the case of an actual family break-up, and would in no case fall under the rulings of a full minimum wage. Thus the otherwise excellent Fourth Report of the New York State Factory Investigating Commission of 1915 includes in its averages all girls over 14

for the woman adrift may be somewhat higher than for the woman at home, it is in all probability not sufficiently higher to meet the requirements of a proper independence minimum.¹ In the main, then, we are still dependent upon the same method of informal observation of which Professor Taussig was forced to avail himself three years ago. Using this avowedly tentative method, present advocates of an independence mini-

¹ The following table embodies this evidence. Thus in 1913-14, of over 7400 working women in San Francisco and Los Angeles stores and laundries (of whom 22½ per cent were adrift), 41 per cent of those adrift earned less than \$10 a week as compared with 65 per cent of those at home

Place (and Industry)	Date	No. women repre- sented	No and percentage adrift		Lower and upper wage limits of women represented		Per cent of women earning less than stipulated amount		Stipu- lated amount
			No	%	Lower	Upper	Adrift %	At home %	
1 California (stores and laundries)	1913-14	7500	1682	22 5	None	None	41	65	\$10 wk
2 Kansas (all industries)	1913-14	1700	150	9 8	\$4	\$20 wk	49	63	\$8 wk
3 Kansas (stores)	1915-16	423	47	10 4	\$5	\$20 wk	46	56	\$10 wk
4 District of Col- umbia (all in- dustries)	1916	600	186	31 0	None	\$1100 yr	54	64 5	\$500 yr.
5 Massachusetts (hosiery)	1915	1506	169	11 0	\$5	None	84 6	80 7	\$9 wk
6 Massachusetts (men's clothing)	1916	379	37	9 8	\$5	None	81 1	80 7	\$9 wk.
7 Massachusetts (women's under- wear and chil- dren's clothing)	1916-17	693	99	14 0	\$5	None	80 8	77 6	\$9 wk
8 Massachusetts (men's furnish- ings)	1917	1149	149	13 0	\$5	None	74 5	75 0	\$9 wk
9 Massachusetts (confectionery)	1918	492	22	4 5	\$6	None	86 4	73 9	\$11 wk
10 Massachusetts (restaurants)	1918	809	253	31 3	None	None	43	49	\$6 wk.

Nos 1, 2, 3, are compiled from figures in Second Biennial Report of the Industrial Welfare Commission of California, 1915-16, pp 39 ff, Twenty-ninth Annual Report of the Kansas Department of Labor and Industry, p 69, First Biennial Report of the Kansas Industrial Welfare Commission, respectively. No 4 is from Monthly Review, U S Bureau of Labor Statistics, January, 1918, p 4. Nos 5, 6, 7, 8, 9, 10, are compiled from figures of Massachusetts Minimum Wage Commission, Bulletin 10, January, 1916, Table 10, p 36; Bulletin 13, December, 1916, Table 12, p 44, Bulletin 14, May, 1917, Table 8, Bulletin 15, December, 1917, Table 7, p 43, Bulletin 18, January, 1919, Table 10, p 35, Bulletin 17, September, 1918, p 68, Tables 20 and 21, respectively.

mum find the following circumstances in support of the *a priori* conclusions given above.

(a) The typical woman adrift is older than the typical worker at home.¹ True, she is more responsible, but she is also less adaptable. She is, therefore, less able to take advantage of sudden shifts of industry; she must stick to the old accustomed process while her younger industrial rival forges ahead. This phenomenon was especially conspicuous during war time. The small proportion of highly paid "war jobs" held by women over thirty was striking even to the most superficial observer.²

(b) Another factor that tends to accentuate this lack of adaptability is the timidity born of need and loneliness. The same fear that drives the typical independent worker to more sustained effort, frequently robs her of the courage to run small risks. She is afraid to ask for a raise, afraid to attempt little innovations in her methods of work, afraid still more to face the possibility of a new job with an apprentice wage and possible failure at the end. As to actual unemployment for a few weeks, that is a prospect too menacing to contemplate. "Walking the streets for work" is her equivalent for all that is most dreadful.

(c) The typical woman adrift does not spend enough. So far as superficial observation goes, a very large proportion of women adrift appear to be eking out a cramped and insufficient existence outside of business hours. They certainly do not appear to have successfully bridged the entire gap between current wages and independent subsistence. How many of them will the casual visitor find to have had proper dental and medical attention during the year? How many are living

¹ E g., of the 7800 California women listed above, four-fifths of the women adrift were aged over 25, while only one-third of those at home had reached this age.

² Small, that is, even as compared with the actual number of older women at work. The younger women held a disproportionate share of the better jobs.

in a properly heated room? How many receive adequate food (including lunches?) How many are dressed so as to meet the demands of the weather and of business? How many manage to pay for a little wholesome amusement? How many dare stay away from work during the initial stages of an illness? How many have laid by any savings, aside from burial insurance?

(d) The woman adrift utilizes to the full the opportunities for subsidized boarding. The philanthropic boarding houses for working women in our large cities are perennially in a state of overflow. In spite of the strict regulations and lack of privacy incidental to such living, very large numbers of women are ordinarily clamoring in vain to get in, while other numbers, once in, find it difficult to secure enough to move out and live elsewhere at commercial rates.¹

In view of all these indications of the inability of the woman adrift to maintain a living wage unaided, conclude the friends of the temporary independence theory, let us by all means fix the legal minimum at a figure sufficient to protect her, a figure that will cover all her current and necessary commercial costs. Let us give her enough every week of her working life to meet that week's expenses.

(4) But how about the weeks of her life when she is no longer working, query the friends of the permanent independence theory? If she has no friends to depend on during her prime, why should she expect to have in her old age? Are her parents likely to return to life then? And how about prolonged illnesses? Or lengthy apprenticeships at a new job? Or the lowering of wages due to gradual superannuation? (Current minimum wage laws allow apprentices as well as minors to work

¹ The usual upper age limit for entrance in these homes is from twenty-five to thirty-five, with preference always given to the youngest girls. Pressure is ordinarily put upon inmates to move out as they reach this limit and to make way for a fresh group.

for a sub-standard rate, and give special permits to old persons.) Who is going to pay for all these costs? Either society through some form of charity, or the woman herself out of the savings she is enabled to make during her prime. The minimum wage scale must be generous enough to include the whole range of the woman's living as well as working days.

(5) True, say the advocates of the family support theory; the minimum should undoubtedly include the worker's whole life. But when did that life begin? At her industrial maturity? A wage is not really self-supporting until it meets the helplessness of childhood as well as that of old age. And besides, many children die before they reach working age. The cost of their partial rearing must be compensated by someone. A working population, female as well as male, should earn enough to replace itself. If it does not, it is parasitic upon another industry or sex. Let equal pay for equal work be the rule where men and women labor side by side; and where their tasks differ, let the criterion be a family standard of support.

The most authoritative formulation of this new theory is to be found in the published standards of the Woman in Industry Service of the Department of Labor. Under Section 2, "The Basis of Determination of Wages," we read, "Wages should be established on the basis of occupation and not on the basis of sex. The minimum wage rate should cover the cost of living for dependents and not merely for the individual."

In elaboration of this passage, Miss Van Kleeck writes,¹ "Women are working to earn a living, and the facts show that many are also supporting dependents. Low wages for women mean an inadequate standard of living in the families in which they are the chief sup-

¹ *Annals of the American Academy of Political Science*, January, 1919, p. 93.

port." And in a letter to the writer¹ she adds, "In making their determinations (i. e. wage boards), it is the scale of wages for men which should be the measuring rod of the proper scale for women." This idea is expressed even more unequivocally in principle No. 2 urged by the conference of trade union women, called together by Miss Van Kleeck under the auspices of the Department of Labor, October 4-5, 1918. "The fixation by wage boards of a minimum wage for women not on the basis of a living for a woman alone, *but for the support of a woman with dependents, just as for a man with dependents.*"²

II. SHORTCOMINGS OF CURRENT THEORIES

No one of these current theories, taken alone, seems to the present writer adequately to represent the facts of the case.

(1) The pin-money theory can of course be dismissed without prolonged consideration. The great mass of laboring women never have worked "for fun" even in war time. The lower paid they are, the more apt are they to come from homes that are themselves submerged, since it is the poverty-stricken family with its immediate need for the earnings of the young that usually fails to provide the high school education or the prolonged industrial training for its daughters that might secure them more desirable positions later on. They, more than anyone else, should be freed from the necessity of continued dependence upon their relatives. The large percentage of girls, therefore, that every survey of women wage-earners lists as being "assisted" by their families is no index whatever of the

¹ November 22, 1918.

² Monthly Labor Review, November, 1918, p. 191. (*Italics mine.*)

actual financial prosperity of the group. "Someone to fall back on," "partially dependent," are phrases that have little meaning in this connection. It cannot be too emphatically stated that a greatly underpaid girl cannot help depending upon her family for assistance, no matter how poor they already are.

(2) The joint-cost theory falls short not only in that (as has already been pointed out) it fails adequately to take into account the problem of the woman adrift,¹ but also in that it treats the expenses of the woman at home as supplementary to, rather than an integral part of, the family budget. When Professor Taussig in his simplified family of three adults assigns to the working daughter one-third of the family expenses, he leaves out of account the costs and function of the third member of the family, the mother. This housekeeping mother is not merely one more mouth to be fed, one more factor in the family consumption, she is an economic instrument of the greatest importance producing the very real utility of household economy. Without her, the vaunted family savings could not go on. Her services are just as real a part of the necessary cost of living in a family as are the food she markets and cooks and the clothes she launders. If the working daughter, therefore, is to share evenly in the necessary household expenses, she must bear her share of the mother's costs just as much as her share of the rent or of the fuel bill. An argument based on purely supplementary costs, that would assign her no share in the mother's expenses, should logically assign her no share in the other relatively "fixed" costs of the household—such as rent, fuel, kitchen furnishings, plumbing. These costs would go on in her absence just as inevitably as would the services of the mother. It is true that the family might move

¹ This point has been dealt with in detail in the course of the presentation of the temporary independence argument

into smaller quarters, but then, the mother might give up housekeeping altogether and go to work herself. This in fact not infrequently happens when a middle-aged couple is left all alone.

It is noteworthy that Professor Taussig, unlike most popular exponents of the joint-cost doctrine (including the majority of working-class parents) does not maintain this extreme "supplementary" view.¹ One is, therefore, presumably safe in assuming that his omission of the mother's services in terms of money value was due to oversight rather than intention.

(3) and (4) The temporary and the permanent independence theories both have the disadvantage of ignoring the great mass of women at home; while the temporary independence theory has the added disadvantage of leaving out of account the important minority who are adrift for long periods of time. Our American minimum wage boards have long been accused of setting rates that are absurdly low, that barely permit the most inadequate hand-to-mouth existence. Without doubt this has at least in part been due to the habit of regarding the working woman's career at short range — as a thing to be provided for from week to week rather than from year to year.

(5) The family support theory, bristling as it does with inconsistencies and hasty generalizations, is as yet so nebulous as to be difficult to criticize. It might not be expected that the more popular branch of its advocates, the trade unionists and feminists of our day, would subject their theory to a very rigorous analysis; but better things were to be hoped of the published statements of a federal agency such as the Woman in Industry Service of our Department of Labor.

¹ He does not ask us to assign to the daughter merely the additional expense to which she puts a family *menage* already established, but expressly stipulates that she pay her own way share for share with the other members.

Two facts are to be noted before we proceed to a detailed criticism: First, the theory is at present inextricably interwoven with the demand for "equal pay for equal work" — clearly a productivity argument and as such outside the immediate scope of this paper. Second, its basic demand that "the *minimum* wage rate should cover the cost of living for dependents," is clearly a cost of living argument pure and simple, and as such falls properly within our province. In the opinion of the writer a great deal of the confusion ordinarily incident to the discussion of this subject may be avoided by bearing these distinctions in mind and refusing to shift from one leg of the argument to the other.¹

In the first place, what in the case of the working woman is meant by "dependents"? Obviously it does not mean a housekeeping wife (or rather husband) and three small children! Does it mean the three children alone, then? The typical woman in industry is not the mother of a family, still less a widow. (The problem of the widowed mother, where it does occur, is of course a very urgent one. But how many students of the subject seriously suggest that its best solution lies in setting the mother to work at high wages, rather than in supplying her with an adequate pension to care for the children?) In reality the kinds of assistance that working women most frequently render their families may probably be classed as: (1) supplemen-

¹ The way the shift of footing is ordinarily made is somewhat as follows

- (1) Where women do work exactly replacing that of men, why should they be paid less? (Productivity argument)
- (2) Where other women are doing work of equal difficulty, why should they be paid less than the first group? (Productivity argument)
- (3) The accepted minimum standard of living for men includes the support of a family (Cost of living argument)
- (4) But many women have families to support (Cost of living argument)
- (5) The competition of a lower-paid class of labor keeps tending to drive men's wages down below the family minimum (Productivity argument, but appears hybrid)
- (6) Therefore let us make the minimum standard for women include the support of a family (Cost of living argument again)

tary assistance to younger brothers and sisters at home; (2) supplementary assistance to aged or infirm parents; (3) (less frequently) supplementary assistance to children, where the husband's wage is insufficient.

Miss Van Kleeck herself appears to recognize this when she writes,¹ "As to what constitutes a normal family of dependents in the case of a woman, the only answer is in the actual facts of many investigations which have been made showing that in general the typical unmarried wage-earning woman is *a member of a family in which there are dependents*,² sometimes the father, sometimes the mother, sometimes young brothers or sisters, or a combination of all three." Obviously, then, even if all women had "dependents" in this strictly limited, supplementary sense, it would be absurd to compare the amount of their per capita obligation to that of the typical workingman.

But, a supporter of this theory might urge, the typical working girl at home shows quite as much financial responsibility towards her family as the typical unmarried boy; yet he receives a man's wage, and she, a woman's. True as that may be, is the inevitable reply, the fact remains that the unmarried boy is not the modal type of male labor, while the unmarried girl certainly is the modal type of female labor. The unmarried man reaps high wages just because he is a temporary exception to an established rule. What he pockets is a genuine cost differential. Ten years later he will probably be supporting a wife and children like everyone else and his differential will be swallowed up. Ten years later the girl will in all probability have ceased earning altogether (the chances are over five to one that this will be her fate); while, if she does remain in the depleted

¹ Letter to the writer, cited above, November 22, 1918. This sentence, be it noted, follows directly upon that already quoted which demanded a wage scale for women measured by what is proper for men.

² Italics mine.

ranks of the permanent wage earners, she will be in much the same case as regards dependency that she was before: her responsibilities will probably increase somewhat as the years go by, but in no such rapid ratio as the boy's.

So much, then, for the question of the comparability of men's and women's costs. We must not allow ourselves to be confused by a loose use of the word "dependents" in the case of the woman who is assisting her family in a small way.

In the second place, how widespread is even this more common, supplementary form of assistance? Here the perusal of published reports on women wage earners may easily lead us astray. The common practice in such studies is to list as "having dependents" or "contributing materially to the family support" all women who pay into the household exchequer more than an arbitrary sum ranging usually as low as \$3 to \$5 a week. This is of course on the tacit assumption that the woman's cost to her family is to be reckoned on the lowest possible joint basis, that of net additions to a household already established. On such a basis we may find rather a large amount of dependency recorded, perhaps 20 to 50 per cent.

Such a basis of self-support, however, would be most indignantly repudiated by the advocates of the family support theory themselves. Their quarrel with even the type of "independence minimum" established by our minimum wage boards is not that it is too high but that it is far too low. They would never agree that \$3.00 or \$4.00 or \$5.00 is sufficient for board. They therefore find themselves in the illogical position of attempting to prove their case in regard to the high cost of living for working women, by dependency figures compiled on a diametrically opposite assumption. Since

these figures form the only important source of confirmatory evidence so far brought forward by them, their situation is indeed hazardous.

To sum up, then: advocates of the family support theory have failed to define what they mean by "dependents"; to indicate how typical any particular degree of dependency they may have in mind, is; or to point out its relation to any consistent standard of self-support. Pending such definitions it is futile to spend further time in criticism.

III. BASES OF A THEORY FOR THE FUTURE

Turning now to a more constructive view of the whole subject, let us see what lines of approach naturally suggest themselves from the foregoing study.

In the first place, we cannot escape the fact that women in industry do fall into two main groups with differing cost characteristics: the group at home and the group adrift; that the group at home is far larger and the group adrift individually more important — that is, more steadily dependent for weal or for woe upon their own exertions. *Ceteris paribus*, therefore, that solution of the standard of living problem would be preferable which, altho based in the main upon the modal group, frankly took account of both.

In examining whether such a composite or compromise standard is possible, the initial question with which we are confronted must necessarily be, how great actually is the difference between the expenses of the two groups? We shall be saved some avoidable confusion if we realize at the outset that a long series of items in the two budgets is of necessity practically identical. Clothes, amusements, health, charity, insurance, toilet supplies and other incidentals remain practically

constant whether a girl lives at home or boards. This fact might be considered evident, but has been confirmed in the eyes of the writer by the detailed budgets of some seventy or eighty Philadelphia women whom she recently had occasion to interview. Certain small differences of course make their appearance — such as that the girl at home has to lose a little more time from work, since she is apt to be kept away by any illness or trouble in the family, while on the other hand she is in a position to save a little on clothes and individual amusements. But in the main such trifling discrepancies tend to equalize one another.

Professor Taussig has apparently failed to take account of this tendency when he assigns clothing and so forth to the daughter at home on the basis of what her mother spends for similar items.¹ As a matter of fact the daughter's clothes are equivalent, not to those of her mother at home, but to those of her sister who boards; even in families well below the poverty level, the working daughter's clothes commonly cost nearly twice as much as the mother's.

The items that really are greatly affected by the question of habitat are of course those directly involved in the family pooling of resources, namely board, lodging and laundry. For the woman adrift these items were found by the writer to run as follows (in the city of Philadelphia, January, 1919):

Room (small, single, furnished, heated)	\$2.50 a week
Board (two meals a day)	5.00 "
Lunches (20 cents a day)	1.20 "
Laundry (a few starched articles only)	.35 "
Total	\$9.05 "

¹ "Now it seems clear that her mother needs no less. The mother must have as much as the daughter for food, clothing, shelter, incidentals." *Quarterly Journal of Economics*, May, 1916, p. 417.

Professor Taussig's whole method of apportionment however — lumping all three children under fourteen as costing no more than one adult — was so obviously intended

For the woman at home the corresponding expenses (taken, however, about three months earlier, when prices were a little lower) were estimated by the writer to amount to about \$7.25.¹ If taken at the same time they would probably be about \$7.80. The method employed in assessing these expenses was somewhat complicated, but may be reduced to a very simple generalized form as follows:

(1) Assign to the daughter a share of general household costs equal to her father's. This can be done by taking any good standard family budget, segregating the figures for food and housing (including under the latter of course not only rent, but also fuel and light, furniture and furnishings, and cleaning supplies), and dividing the total of these food and housing figures by 3.6 or 3.8 or whatever number of "equivalent adult males" that particular standard family has been taken to represent.²

(2) To the result thus obtained add the daughter's share of all her mother's expenses — about one-sixteenth of the standard family's total — or, more exactly, nine-fortieths of that total again divided by 3.6 or 3.8 or whatever figure represents that family's food consumption.

for a rough approximation only, that it did not seem necessary to interrupt the course of his argument to point out this discrepancy.

¹ These home estimates were derived from the standard figures of the Philadelphia Bureau of Municipal Research, corrected only up to October, 1918, while the writer's boarding data were taken as aforesaid in January, 1919. The only index we have of the rise of prices during this period is the Bureau of Labor Statistics report for New York where the general rise from August 31 to December 1, 1918, is given as 13 per cent. If the rise in Philadelphia food and housing costs from October to January was even 10 per cent, it would raise our \$7.25 to practically \$8.00. Judging from local reports in regard to food, coal and especially house furnishings, the writer would be disinclined to estimate the rise at much less than this 10 per cent. Probably 8 per cent would be a conservative figure. That would give us a total of \$7.80.

² The term "equivalent adult males" is used by dietitians in estimating the total food consumption of a mixed group such as a family, composed of different sexes and ages. The younger the children, for example, the smaller will be the fraction of an adult male's diet assigned to each. Thus on the Atwater scale a boy of twelve ranks 70 per cent, while a child of five only ranks 40 per cent.

The final answer will fairly approximate the daughter's just share, for the following reasons:

(a) Board and lodging expenses probably do not cost either very much more or very much less for the daughter than for her father. On the whole they may cost a trifle more: since, while her normal food consumption is only 90 per cent of his, her "consumption" of bed- and sitting-room space is distinctly higher and her demands upon the family furnishings more exacting. However, since the total food item is about one-third less than the total housing item, we may ignore whatever balance exists in her favor, and decide roughly to allot her a share in both exactly equal to her father's.

Such a procedure of course goes on the basis that the "consumption" of housing facilities on the part of the younger children of the family is proportionate to their consumption of food. This assumption may not be altogether correct, but a perusal of standard food tables and a superficial comparison of the amount of space, furniture, and the like, actually needed by little children would appear to indicate that it is probably not far from the truth. The present writer has tried various more elaborate systems of weighting, but has found the difference in result negligible.

Applying this method of wholesale division to the standard budget of the Philadelphia Bureau of Municipal Research, the result is as follows:

Total for food.....	\$660
Total for rent.....	\$240
Total for other housing items (fuel, light, furnishings, cleaning supplies).....	\$165
Total for all household expenses.....	\$1,065

Composition of this standard family: 3.8 "equivalent adult males."

Consumption of household expenses per "equivalent adult male": $\frac{1}{3.8} \times \$1065 = \$280$.

Therefore daughter's share is \$280 a year.

(b) But let us note carefully that this result is only partial. We have not yet allowed anything for the services of the housekeeping mother. The daughter's share in these services must be added to her other household costs. Here the fairest method of procedure would seem to be to allot to the daughter no more than her numerical share, since the younger children of the family would require quite as much service as she. The members of the standard family, aside from the mother herself, are of course four; therefore we will assign to the daughter one-fourth of the total costs of the mother.

In estimating what these total costs of the mother are, it is presumably fair to assess her at about 90 per cent of our previous "equivalent adult male" standard. That is, instead of dividing the housing expenses by 3.8, we should have to divide them by ten-ninths of 3.8, or 4.22. Then we should proceed similarly with all the rest of the expenses of the "standard family" — that is, divide them all by 4.22 to get the mother's share. This procedure is based on the following facts. The mother's share of food is only 80-90 per cent of the father's;¹ her share of clothing is about 85 per cent of his; her share of housing is probably about equal to his; but her share of sundries (especially amusements) is probably less. Therefore her total share may be assessed at nine-tenths of his.

As to the children, their share of clothing (the largest single item in the non-housing group) follows very closely the ratio of their share of food. Thus for a boy of

¹ Depending upon whether we use the Atwater scale or the revised scale now in use by the U. S. Bureau of Labor Statistics. See *Monthly Review*, U. S. Bureau of Labor Statistics, November, 1917, p. 2. The latter is somewhat higher throughout, save in the case of infants.

six the ratios are for clothing 44 per cent that of his father, for food 45 per cent that of his father. For a boy of thirteen they are for clothing 88 per cent that of his father, and for food 90 per cent that of his father. Consequently we have no good reason to suppose that the general ratio of the *non*-housing expenses for the children differs so radically from their housing ratio as materially to change the mother's share.¹

The total standard family budget being \$1637, $\frac{1}{4.22}$ of that amount would be \$388. Of this we have just said the daughter should pay one-fourth.

Therefore the home-living daughter's final share of household costs will read:

For food and housing	\$280	
For services of mother	97	
Total	\$377 a year, or \$7.25 a week	
Probable rise in household prices October, 1918—		
January, 1919, 8%, or	.58	"
Grand total	7.83	"
In round numbers	7.80	"

The corresponding expenses for the girl who boards were, we may recall, \$9.05. Therefore the girl at home

¹ Since writing the above, the writer finds that her conclusions as to the legitimacy of using the food consumption index to measure other family costs have been anticipated in three recent (1918) studies. One of them is by Dr. William F. Ogburn of the national War Labor Board, and is based on U. S. Bureau of Labor Statistics data for the District of Columbia in 1916; the other two are by Messrs. Sydenstricker, Wheeler, and Goldberger, and are based on an intensive South Carolina investigation of their own in 1917 as well as on certain Bureau data for 1911. (See W. F. Ogburn, "Analysis of the Standard of Living in the District of Columbia in 1916," Quarterly Publications of the American Statistical Association, June, 1919; and Sydenstricker et. al., "Disabling Sickness among the Population of Seven Cotton Mill Villages," U. S. Public Health Reports, vol. xxxiii, No. 47, November 22, 1918, quoted by Ogburn, op. cit.) Dr. Ogburn shows the close correspondence of food to clothing consumption and points out that the two combined comprise more than half of the total family budget, while Messrs. Sydenstricker et. al. declare "the Atwater scale is roughly indicative of the variations, according to sex and age, in the consumption of all articles for which there are individual expenditures." Dr. Ogburn accordingly adopts the calory scale throughout a prolonged analysis of comparative family costs. It will be noted, however, that neither of these authorities makes an exception of the sons and daughters above adolescent age. It would be extremely interesting to see whether Dr. Ogburn's elaborate correlation tables would not gain in accuracy from this refinement.

has a balance of about \$1.25 in her favor, or a saving of about 14 per cent on her board bill.

The question now arises, however, Is such a favorable comparison permissible in practice? Can the typical lower-class working girl at home, by paying about \$1.25 less than she would if she were boarding, actually secure for herself such necessities and decencies as are embodied in the minimum family standard?

In answer we must recall primarily that the minimum family standard is a standard and not an average of what lower-class male labor is actually receiving.¹ Yet obviously it is from the ranks of such male labor that lower-class working daughters ordinarily come. Rapidly as wages have risen during the war, they have for the mass of unskilled men not risen nearly so fast as has the cost of living. And even before the war, a large section of such labor was underpaid according to any accepted standard of minimum family decency. So long ago as 1909 Chapin, probably our greatest American authority on the standard of living, stated that for a family of five in New York City "an income under \$800 is not enough to permit the maintenance of a normal standard. An income of \$900 or over probably permits the maintenance of a normal standard, at least so far as the physical man is concerned."² Yet the federal Census of Manufactures in 1905 had shown that the average wage of male factory labor was then well under \$600. Other well-known pre-war minimum-of-subsistence estimates were J. C. Kennedy's \$800 for the Chicago stock-

¹ This is, a standard of family subsistence, not an average of male wages. It might be thought that the wife and minor children should normally be expected to add to the father's earnings, by taking in washing, selling papers, etc. But that is not the theory upon which our modern standards of living are based. The father in his prime is expected to earn enough to maintain the home.

² R. C. Chapin, *Standards of Living Among Workingmen's Families in New York City*, pp. 245, 246. The investigations upon which this standard was based were made in 1907.

yards district in 1909-15;¹ \$876 set by the New York State Factory Investigating Commission in 1914;² and \$845 set by the Personal Service Bureau of the Board of Estimate and Apportionment of New York City in 1915. This last was an especially rigid minimum as it was intended for the lowest possible subsistence level of an unskilled laborer's family.

Toward the close of the war (the winter and spring of 1917-18) several federal agencies, working in conjunction with the United States Bureau of Labor Statistics, issued estimates of the minimum cost of living for different parts of the country. These were summed up and embodied in June, 1918 in a careful "subsistence minimum" for eastern industrial centers by Dr. W. F. Ogburn, director of the cost-of-living department of the National War Labor Board. This "subsistence minimum" he set at \$1380, on the grounds not only of his own and other contemporary studies just referred to, but on the accepted rise in living costs since the establishment of the pre-war standards. In June, 1918, the date of his own standard, the average rise in industrial centers since December, 1914, had, according to the universally accepted figures of the United States Bureau of Labor Statistics, reached 55 per cent.³ That would

¹ "Even with the most intelligent expenditure of money and the most economical management of the household, it would be impossible for a family of five to live on less than \$800 a year . . . We believe that no family of five can live decently and efficiently in the stockyards district on less than this amount" J C Kennedy and others, *Wages and Family Budgets in the Chicago Stockyards District* (published in 1914), p 79

² "Attention should be called to some of the limitations of this estimate In the first place, if the family is larger than 3 3 consuming units, that is, if it has more children or older children than the assumed type, the sum set will not suffice . . . Third, it must be emphasized that the fixing of the minimum cost of living in New York City at \$876 a year, or approximately \$16 85 a week, is not an estimate of a living wage A living wage must be higher in order to contain an allowance for unemployment . . . And finally — no allowance was made in this estimate for savings Savings are an absolute necessity to a family" Fourth Report of the (New York State) Factory Investigating Commission, 1915, vol iv, pp 1670, 1671

³ For a more detailed but very simple summary discussion of the rise of living costs at this time (July, 1914-June 15, 1918), see *Wartime Changes in the Cost of Living*,

bring Chapin's \$900 minimum (even allowing for no increase between 1909 and 1914) up to \$1390, and the others in proportion.

Since June, 1918, however, the increase has gone steadily on. By August, 1918, it had in New York reached 62 per cent,¹ and by December 1, 75 per cent.² In other words, Chapin's estimate would by those dates have required \$1458 and \$1575 respectively. In Philadelphia it had by August reached 67 per cent.¹

Of the various studies in process of completion during this period, the most thoro is probably that to which we have already referred, undertaken by the Philadelphia Bureau of Municipal Research.³ Their standard was based on the very detailed budgets of some two hundred and twenty-five carefully selected families, and the results corrected by elaborate quantity and cost analyses. No pre-war standard could compare with it in exactitude. It was moreover conservative in every respect. (E. g., the per capita food allowance for the husband and wife was only \$3.34 and \$2.67 per week, and the annual clothing allowance a trifle under \$78.00 and \$66.00 respectively.) Yet the total budget mounted, as we have already indicated, to \$1637.⁴ Allowing for a

Research Report No 9 (published August, 1918) of the National Industrial Conference Board (Boston), pp 71-76

¹ Monthly Labor Review, U S Bureau of Labor Statistics, October, 1918.

² W F Ogburn, *Annals of the American Academy of Political Science*, January, 1919, p 111.

³ Completed in October, 1918

⁴ The difference between this and Dr Ogburn's minimum-of-subsistence standard is by no means such as would be imagined. In their raw state the two figures of \$1637 and \$1380 are not strictly comparable. Ogburn's original standard was set in June, 1918, on the basis of a 55 per cent increase of prices since the beginning of the war. By November he says the general price level in the East may be estimated as having risen another 10 per cent, bringing his \$1380 up to approximately \$1500 (*Annals*, January, 1919, p 116). Further, the three children of Ogburn's standard family are younger than those of the Philadelphia Bureau's — hence their total expenses are less. Speaking technically (see pp 20-24 above for explanation) Ogburn's standard family equals 3.4 adult males on the basis of food apportionment while that of the Bureau equals 3.8. Making the necessary adjustment, therefore, of bringing Ogburn's family up to the age of the Philadelphia Bureau's, we find that his \$1500 November budget reaches the astonishing figure of \$1676.

working year of fifty weeks—doubtless an over-generous estimate for unskilled labor with all its liability to frequent unemployment—that would entail a wage of \$30.75 a week, \$5.45 a day.

Meanwhile the highest wage rate for any class of common labor of which we have any record in that part of the country was the \$3.68 set in October, 1918, by the Shipbuilding Labor Adjustment Board. Their award, covering all shipbuilding laborers of the Atlantic Coast, Gulf and Great Lakes districts, was 46 cents an hour for an eight-hour day.

Next to that, for the Philadelphia region, came the 40–46 cents an hour paid to laborers placed in employment by the federal-state employment offices of that city during October, 1918,¹ the season of most urgent labor demand, just before the signing of the armistice. In July, 1918, similar placements in Philadelphia were at the wage of 35–40 cents;² while for 130 cities throughout the country at this time,³ the average government placement wage for laborers was 36.6 cents an hour,⁴ or, for an eight-hour day (if indeed such irregular labor should be fortunate enough to average eight hours each day), \$2.93.

Finally, for the year 1919 the city of Philadelphia arranged to pay its municipal laborers an average wage of \$2.87 a day (mode, \$2.75);⁵ or, at the highest estimate, some 47 per cent less than the necessary daily family income set down by the Bureau of Municipal Research the previous October.

In the face of such facts, how dare we assume that the lower-class working woman at home is necessarily

¹ See *Monthly Labor Review*, December, 1918, p. 294

² *Ibid.*, September, 1918, p. 182

³ *I e.*, immediately before August 1, 1918

⁴ W. F. Ogburn, "The Standard of Living as a Basis for Wage Adjustment," *Proceedings of the Academy of Political Science*, February, 1919, p. 104

⁵ See *Appropriations for the City of Philadelphia for 1919*, Bureau of Highways, pp. 114, 115, Bureau of Water, pp. 124, 125

the member of a "standard" family? And if she is not — if her family is sub-standard — how dare we assume that it will cost her less than the girl who boards to secure the food and shelter she needs? If the typical food consumption of a lower-class family is 5 per cent below par, the daughter would have to make up that entire deficit for all the members of the family before her own share would be adequate. This is not a matter of sentiment but of arithmetic, part of the very co-operative system that makes family living inexpensive. And probably if the food were below par, other necessary items would be also; so that these in turn would have to be lifted before that one person's one necessity could be fully satisfied. *It is impossible in short for a working woman to maintain any such standard as our American minimum wage laws contemplate so long as she is the joint-cost member of an already submerged family.* Her only chance (economically speaking) is either to break away and thus have to meet the expenses of independent living, or to raise the family welfare to the required level. The contention of the present writer is that, pending fuller wage information such as we shall possess after the 1920 Census, we have no right to assume that the second alternative is, on the average, the cheaper of the two.

Such a contention is further borne out by an examination of what properly constitutes "submergence" in the case of a family old enough to have a working daughter. The present writer is very strongly of the opinion that even if a family is financially above par according to our accepted father-mother-and-three-small-children standard, it may be well below par on that same standard when once the children are half-grown.

The following facts press for presentation in this connection:

(1) The actual expenses of the family increase enormously. It cannot be too strongly emphasized that in the few years of early adolescence immediately succeeding thirteen (the age at which our standard family stopped), the expenses for each child rise out of all proportion to previous increases. That, it will be said, is ordinarily more than compensated for by the supplementary earnings of these children. True, if they all go to work so soon as they are fourteen; but it is at this very period that additional schooling or trade training is so common. Moreover, a not inconsiderable percentage of children fail to complete the required grades at fourteen.

(2) Further, a family with half-grown children is apt to have a larger total number of children than is allowed for by our standard. By the time an oldest daughter is eighteen or twenty the child-bearing period of the mother is ordinarily completed, and the full complement of children is increasingly apt to be more than three or even four. In the city of Scranton, the writer found that the average number of "equivalent adult males" in those families having wage-earning daughters over eighteen among the families investigated in September by the United States Bureau of Labor Statistics, instead of being 4.5, as it would have been had the children simply been the three of the Bureau of Municipal Research's standard family moved ahead five years in age, was actually 5.84, an average difference of 30 per cent per family. In Philadelphia, a parallel investigation conducted in November, 1918, yields an average of four children per family; and in "equivalent adult males" an average total family of 5.1 instead of 4.5, an average difference of 13.3 per cent. These figures would, according to Dr. Ogburn's June requirement of \$1380 for the standard family, necessitate total incomes of

\$2127 and \$2371 respectively, for these average adolescent families of Philadelphia and Scranton, provided that for adolescents the food requirements continue to be a proper index of their total cost to the family.

(3) But in the case of the working daughter detailed above we have shown that no such constant proportion holds true. Her clothing and miscellaneous expenditures are out of all proportion to those of her mother, whose food requirements were but little if at all less than her own. The same holds true of her slightly younger brothers and sisters. Once the age of thirteen or fourteen is passed, the costs for clothing, amusements and incidentals go up by leaps and bounds.

(a) This discrepancy is brought out very strikingly by the Scranton figures, which, altho they give an average total income for the families discussed above of \$1890, or only 20.4 per cent less than would be demanded by Dr. Ogburn's standard figure when adjusted on the basis of increased food requirements, show a deficit in the family food consumption itself of 29 per cent below his standard.¹ In other words, food has fallen behind $8\frac{1}{2}$ per cent in the race with miscellaneous expenditures.

(b) Moreover, the food consumption of these adolescent families is below par not only according to Dr. Ogburn's absolute scale, but also according to the relative scale of the amount spent on food by all the other Scranton families investigated. Where these spent \$160 a year (or \$3.08 a week) per "equivalent adult male," our adolescent families spent only \$128 a year (or \$2.46 a week). In other words, leaving quite aside the question of the possible undernourishment of the general run of workmen's families in Scranton,² the

¹ I e., the difference between the actual Scranton family average of \$750 a year and the \$1056 of his adjusted standard

² In justice to them it must be remembered that Dr. Ogburn's standard was set in June, while their recorded year ran from October to October

fact remains that those families that in 1917-18 were enjoying the vaunted advantage of possessing wage-earning daughters over eighteen, were actually 20 per cent less well nourished than their neighbors.¹

(4) Another factor that has to be taken into account is the need for savings that first manifests itself at this middle period of family life. It is now, if ever, that the parents must begin seriously to lay aside for their own old age. No such responsibility rests upon the parents of the standard family still on the hither side of the prime of life — or at least, no such allowance is ever made in the standard budgets with which we have been dealing. The presumption of these standard budgets is undoubtedly (and quite properly) that in the middle period to follow, when the children are growing up, their earnings will so augment the family store that the parents can save rapidly and heavily to provide against the time so soon to come when the father will no longer be capable of earning his full wage and the time not so far beyond that when the industrial world will no longer want him at all. If a working daughter makes no contribution toward such necessary savings, the chances are very much increased that she will have dependent parents on her hands a few years later, or that meanwhile the parents will insist upon saving out of what should be current expenditures so that her own needs will be scantied in the manner indicated above.

To a lesser degree, this is also the time when the older sons or daughters of the household must be laying something aside for their own marriage. The total amount required for this is of course relatively small, yet the

¹ Standard food consumption per "equivalent adult male," according to Ogburn	\$181 00 yr.
Actual food consumption per "equivalent adult male" in Scranton: All families	152 50 "
Families having working daughters over 18	128 00 "
Families not having working daughters over 18	160 00 "

period of saving is commonly so short that it makes a not inconsiderable item in many a working girl's budget.

All these additional costs of the adolescent family — increased per capita expenses, augmented even more rapidly than the rise in family food consumption would indicate, an actually increased number of mouths to feed, and the pressing need for savings — all combine to make a picture so different from that of the standard family, that the present writer would most earnestly urge future students of the cost of living to make a separate study of this period. Until such a study is completed we must perforce labor very much in the dark with the problem of the working girl. To make the chain complete, we should of course have small additional studies of the minimum initial costs of house-keeping, including the expense of the first baby; and also of the costs of old age, when the superannuated parents either continue to live by themselves or (as is more frequent) in turn become joint-cost members of their children's home.¹ The need and value of such a "moving average" budget can hardly be over-emphasized. Combined with the corresponding wage data (which of course are far more accessible), it would for the first time put us in a position to see for any given state of prices what are the *relative* liabilities of the different periods of a workman's history; and, to offset these, what are the assets upon which he can normally count at these different periods — the rising and falling curve of his own wages, combined later on with that of his children. Such knowledge would give a new solidity to our discussions of the proper relation of men's and women's wages, the advisability of different forms of social insurance, the problem of the extension of the school

¹ It might be thought that since this is a rather common expense of young families, it would appear in the best standard budgets. But such is not the case — another proof that the budgets imply independent saving for old age during the middle period.

period and so forth. If this paper, by virtue of its very gaps and omissions, could but point the need for such further study, it would serve its purpose.

Meanwhile the gap of what may constitute the average family requisite in the way of subsidy from its working daughter, remains with us. What the amount of it may be, we have no means of telling until the figures for which we have just been pleading are forthcoming. But that some subsidy is on the average necessary, should by this time appear overwhelmingly probable. And surely the burden of proof should be placed upon those who would maintain that this unknown amount is less than the narrow margin that separates the standard expenses of the woman at home from those of her sister adrift.

IV. CONCLUSION

The final conclusion, accordingly, at which the writer has arrived, is that for the time being, and with full consciousness of its revisability, we should take for our working woman's standard the cost of independent living; and that for the items other than board, which are roughly identical whether the woman lives at home or not, a full temporary independence minimum is sufficient.

The following reasons have led to this conclusion:

(1) Widows and other persons upon whom falls the sole responsibility for several dependents are a relatively rare occurrence. And in the great majority of such cases of complete dependence, a system of pensions or occasionally of institutional care¹ is preferable to one in which the chief breadwinner is at the same time housekeeper and sole nurse.

¹ This latter, for example, in the case of certain mental defectives.

(2) Many independent women who now have to send away money to assist aged parents or other poor relatives, would be automatically relieved of this burden by the general increase of family welfare resulting from the increased wage of the women remaining at home.

(3) As to the question of the sufficiency of a temporary as contrasted with a permanent independence standard,¹ it is to be noted that:

(a) Few women have to board throughout life. Not only do the great majority of working women as of working men marry sooner or later, but practically none of them follow a calling that of itself necessitates "drifting." The male harvest hand or lumber jack has no female counterpart. Moreover, it may well be argued that with a leveling-up of wages at home fewer of the younger women than now would be forced afield in search of a living. Finally, of those who remain celibate or become widowed, a large proportion naturally fit before long into some family circle. They may continue to do their day's work outside the home rather than in it, but their absolute expenses are once more reduced to a joint-cost basis. When they finally reach old age, the expense they have to meet is only that of care within the family.

(b) This care can roughly be provided for out of such a full temporary independence budget as the writer would suggest, by the savings of early middle age — savings naturally incident upon the decreased expenditure of the older woman for clothing and amusements.

¹ In using the word "temporary" here, the writer is conscious of diverting it perhaps unfairly from its original definition as given at the beginning of this article. The standard she advocates is intended quite definitely to include provision for current illnesses and other emergencies, as well as a very small insurance fund. Her quarrel with the use of the word "permanent" in such a connection, is merely because of its emphasis on the abnormal case of the woman whose absence from home is to be lifelong. She has, therefore, used the expression "*full temporary independence minimum*" to denote a compromise attitude that emphasizes primarily the entire range of needs of a woman away from home for only a few months or years.

Of course to permit of such elasticity, our temporary independence budget must at the outset be generous to a novel degree — generous, that is, according to the narrow standards hitherto adopted by our best-known wage boards. But a younger woman's budget, in order to be up to a genuine health minimum in practice, must in any case be ample enough to provide for a far larger amount of pretty clothing and amusements than an older woman would require: if we allow for only as much of these "secondary expenditures" as may seem strictly "necessary" and "sensible" to an older person, we shall commonly find the young recipient of our minimum underfeeding herself to make up the difference.

The following, accordingly, is the sort of full temporary independence budget that the writer, pending fuller information on family costs, considers to have been adequate but conservative for a working woman in Philadelphia, a fairly typical eastern city, in January, 1919.¹

Looking back now over the general course of the argument we have been following, can we not see, for all their apparent divergence, points of compromise and even of agreement on the part of the various theories we have reviewed? Is it so impossible to hope that their exponents may in the future come to a basis of common understanding and effort, when once they shall have been properly interpreted to one another?

Each of the four theories represented² has good points which it would be a pity for us to lose. The joint-cost

¹ Figures based upon budgets for the year 1918 of some seventy or eighty working women personally interviewed, upon studies for the fall of 1918 (not yet published) by the U. S. Bureau of Labor Statistics and the Philadelphia Bureau of Municipal Research; and upon the published findings of previous investigations, including the budgets drawn up during the last eight years by the various minimum wage boards of the country

² I e., leaving out of account the pin-money theory, which is in any case now obsolete among serious thinkers

FULL "TEMPORARY INDEPENDENCE" BUDGET
MINIMUM WEEKLY RATES

Boarding ¹	At home ¹
Room, board, lunches, and partial laundry	Daughter's share of house-keeping expenses, plus mother's services
\$9.05	\$7.80
	Daughter's subsidy to family
	1.25
	Total \$9.05
Clothing ² (\$130.00 a year)	\$2.50
Toilet articles, soap, etc. (\$5.20 a year)	.10
Carfare (10 cents a day)	.60
Health (\$21.00 a year)	.40
Stamps and stationary (25 cents a month)	.06
Amusements ² (movies, ice cream, etc.)	.35
Vacation:	
Room and board, 1 week	\$10.00
R. R. fare	2.00
Spending money	1.00
Other trips over night	1.60
	\$14.60
Money saved on regular meals and carfare during vacation	\$6.80
Net cost of vacation	7.80
Education (papers and magazines)	.15
Extra carfare (.10 every two weeks)	.05
Dues	.05
Church and charity	.15
Christmas presents, etc. (\$3.65 a year, excess of gifts given over gifts received)	.07
Insurance (\$13.00 a year)	.25
Other expenses (unforeseen \$3.65 a year)	.07
Loss of wages, 1 week's illness (\$15.00)	.30
Loss of wages, 1 week's vacation or unemployment (\$15.00)	.30
Savings ² (\$21.00 a year)	.40
Total	\$15.00

¹ See pp. 241 ff.

² (a) Older woman's clothing (\$104.00 a year) \$2.00; or 50c. less

(b) Older woman's amusements 25; or 10c. less

(c) Older woman's savings (\$52.00 a year) 1.00; or 60c. additional

(therefore older woman's total insurance plus savings = \$65 a year, even supposing that she continues to pay the \$1.25 a week board subsidy to the family with whom she lives. If, however, the latter ceases to become necessary, her total savings reach \$110 a year).

theory emphasizes the valuable fact of the norm of family life and family economy; the temporary independence theory, the needs of the girl adrift; the permanent independence theory, the importance of provision for the hazards of unemployment and old age; and the family support theory, the prevalence of need in the families of women workers.

Especially important to the present writer seem the points brought out by our two sets of family theorists—the real economies of home life, and its inescapable burdens. In this connection the exponents of the family support theory are especially to be thanked for pioneer service, since they have had the courage to attack, however crudely and confusedly, the outworks of the dependency problem. Their unscientific method has received scant shrift in this paper; but the underlying truth of their complaint — that the question of women's wages and standards of living must be examined in the light of family wages and standards — should, the present writer firmly believes, form the cornerstone of future study.

DOROTHY W. DOUGLAS.

UNIVERSITY OF WASHINGTON.